

FEB 20 3 34 PM '96

WHEN RECORDED MAIL TO: ATTN: Paid Accounts Processing/Dept. 410  
Advanta Mortgage Corp., USA  
16875 West Bernardo Drive  
San Diego, CA 92127  
619-674-1800

*Desoto, MS*  
~~STATE MS.-DE SOTO CO.~~

BK 70 PG 651  
W.E. DAVIS CH. CLK.

### LIMITED POWER OF ATTORNEY

**WHEREAS, CHEMICAL BANK**, (the "Trustee") having an office at 450 West Thirty Third Street, New York, New York 10001, is the Trustee of GCC Home Equity Trust 1990-1; and

**WHEREAS**, the capacity of the Trustee is established by virtue of a certain Pooling and Servicing Agreement dated as of January 1, 1990 (the "Agreement") among Goldome Bank, a duly constituted corporation under the laws of the State of New York as seller, Goldome Credit Corporation, as servicer, and Chemical Bank, as trustee; and

**WHEREAS**, Goldome Credit Corporation and Advanta Mortgage Corp., USA entered into a Sub-Servicing Agreement dated January 13, 1995; and

**WHEREAS**, Goldome Credit Corporation as servicer under the Agreement has appointed Advanta Mortgage Corp., USA, a sub-servicer under the Agreement; and

**WHEREAS**, the Trustee desires to constitute a **LIMITED POWER OF ATTORNEY**; and

**NOW THEREFORE** the Trustee does hereby appoint, pursuant to the Agreement, Advanta Mortgage Corp., USA, sub-servicer under the Agreement, as its Attorney In Fact TO ACT in its name, place and stead:

- 1.) To execute all documents necessary to discharge or assign Lien instruments (as defined in the Agreement). Upon receipt of all principal, interest and other Payments called for in the related lien documents, such appointment to be without prejudice to the requirements of the Agreement;
- 2.) To take such actions as are necessary and appropriate to pursue, prosecute and defend foreclosures (or other comparable conversions to ownership), ejectments, evictions, bankruptcies, suites and other related matters with respect to those Properties securing Contracts which are part of the Trust Fund (as defined in the Agreement), in accordance with Servicing Standards set forth in the Agreement; and
- 3.) To execute all deeds, deeds to secure debt, assignments, transfers, tax declarations, certificates, pledges and any other documents or instruments whatsoever which are necessary, appropriate or required in order to transfer and assign real property acquired by the Trustee either by foreclosure or by deed in lieu of foreclosure and any such deed to be without recourse; and
- 4.) To take such further actions as are deemed necessary or desirable to service, administer and enforce the terms of said Contracts in accordance with the Agreement.

Until a properly executed revocation of this **LIMITED POWER OF ATTORNEY** use duly recorded, all parties dealing with said Attorney-In-Fact (individually or collectively) in connection with the above described matters may fully rely upon the power and authority of said Attorney-In-Fact to act for and on behalf of the Undersigned, and in its name, place and stead, and may accept and rely on all documents and agreements entered into by said Attorney-In-Fact Pursuant to these powers.

As between the Trustee and Advanta Mortgage Corp., USA, this **LIMITED POWER OF ATTORNEY** shall be effective as of March 1, 1995 and shall remain in full force and effect thereafter during such period as the "Attorney-In-Fact" is the sub-servicer of lien instruments assigned to the Trustee under the Agreement or until a written notice of revocation hereof shall have been executed by the Undersigned. The expiration or revocation of the period of agency hereunder shall in no wise affect the validity of any actions of said Attorney-In-Fact during said period.

Nothing in this **LIMITED POWER OF ATTORNEY** shall be construed to prevent the Trustee from acting on its behalf to exercise all of its rights and privileges accruing to it under the terms of agreement.

IN WITNESS WHEREOF Chemical Bank, as Trustee, has caused this **LIMITED POWER OF ATTORNEY** to be signed and executed and its seal hereto affixed in its name by its proper officer thereunto duly authorized on the 20th day of December, 1995.

CHEMICAL BANK, as Trustee  
GCC Home Equity Trust 1990-1

Amattfelt  
Witness Trust Administrator  
Anna H. Felt

A Siddiqi  
Witness ARSHI SIDDIQI  
TRUST ADMINISTRATOR

Richard Costantino  
BY: Richard Costantino  
Title: Vice President  
Eileen Rooney  
BY: EILEEN ROONEY  
Title: TRUST OFFICER

STATE OF NEW YORK  
COUNTY OF NEW YORK

On the 20th day of December, 1995, before me personally came Richard Costantino to me known, who being by me duly sworn, did depose and say that he resides at 450 W. 33rd Street, New York, New York 10001; that he is a Vice President of Chemical Bank, as Trustee, the bank described in and which executed the foregoing instrument; that he knows the seal of said bank; that it was so affixed by authority of the Board of Directors of said bank, and that he signed his name thereto by like authority.

James R. Grady  
Notary Public: James R. Grady  
My Commission Expires: November 28, 1996

JAMES R. GRADY  
Notary Public, State of New York  
No. 01GR5036449  
Qualified in Suffolk County  
Commission Expires 11/28/96